

WORKERS' COMPENSATION & EMPLOYERS LIABILITY POLICY

Michigan Non-Ratable Specific Disease Element
(Supplement to Retrospective Premium Endorsement)

This endorsement applies only to the insurance provided by the policy because Michigan is shown in item 3.A of the Information Page.

Item A.1 of the Retrospective Premium Endorsement is replaced by the following paragraph:

Standard premium is the premium we would charge during the rating plan period if you had not chosen retrospective premium rating, but with three exceptions. Standard premium does not include the expense constant charge, the premium discount credit, or 25% of that part of the premium charged because a specific disease element has been applied to the rates as required by our manual. The classifications of operations containing a specific disease element and appearing in item 4 of the Information Page are listed below.

Schedule

1. This endorsement amends Retrospective Premium Endorsement:²
2. The following classification codes appear in item 4 of the Information Page and contain a non-ratable specific disease element:³

Note 1: To be attached to a workers' compensation policy affording coverage under the Michigan Workers' Disability Compensation Act of 1969 for classifications of operations for which the manual rates contain a specific disease element.

Note 2: The endorsement may be designated by title or company form number or both.

Note 3: This list is for the convenience of the insured and the company, but the endorsement is not limited in effect to these classes.

Note 4: When this endorsement is used there must be attached to the policy a Premium Discount Endorsement to be used in determining the premium discount applicable to the premium for this non-ratable specific disease element.

Note 5: The company may use its own attachment clause and method of execution.